

IN WITNESS WHEREOF, THAT THE PARTY OF THE FIRST PART, IN CONSIDERATION OF THE PROMISES AND ONE DOLLAR, THE RECEIPT WHEREOF PRIOR TO THE SIGNING OF AND DELIVERY OF THESE PRESENTS, IS ACKNOWLEDGED, DOES GRANT, CONVEY AND ASSIGN unto THE PARTY OF THE SECOND PART, AS TRUSTEES, SUBJECT TO PROVISIONS HERINAFTER PROVIDED, THE FOLLOWING LAND AND PROPERTY, LYING AND BEING IN THE

County of Frederick State of Maryland, and described as follows, that is to say:

LAND known and designated as Lots 6 and 8 of Block A, Lots 24, 25, and 29 of Block B, Lots 30, 33, 34, 35, 37, 39, 41, 42, 43, 44, 45, 46, 47, & 48 of Block C, Lots 49, 51, 52, 53 of Block D. As shown in the subdivision plat known as "Section One, Point of Rocks Estates" as recorded in Plat Book 5, page 106 among the Land Records of Frederick County, Maryland.

Lots 1 through 17 and 30 through 39 of Block E. Lots 26 through 29 of Block C. Lots 39 through 40, Lot 46, 47, 48 of Block D. Lot 43 of Block E. Lots 1 through 16 of Block F. As shown on the subdivision Plat as "Section Two, Point of Rocks Estates" as such Plat is intended to be recorded among the Land Records of Frederick County.

Anything herein to the contrary notwithstanding, that prior to the commencement of any foreclosure proceedings or sale pursuant to the provisions hereinafter set forth, Peoples Agency, Inc. of Pennsylvania, or the holder of the note secured hereby shall give to the party of the second part herein written notice of any default hereunder and allow the party of the second part herein to remedy such default within a period of fifteen (15) days after such notice.

Privileges are granted to the party of the first part, that prior to default in any of the covenants and covenants and conditions of this Deed of Trust and prior to maturity hereof, the said party of the first part shall have the right and privilege of prepaying the indebtedness hereby secured in whole or in part at any time on any regular interest payment date, without penalty.